

REMARKS

Claims 1-8 are the claims currently pending in the Application.

Claims 1-8 are amended to clarify features recited thereby. These amendments are fully supported by Applicant's Disclosure.

Formal Matters

Applicant thanks the Examiner for acknowledging the claim for foreign priority and the receipt of the priority document.

Applicant thanks the Examiner for acknowledging review and consideration of the references cited in the Information Disclosure Statement filed August 15, 2001.

Rejection of Claims 7 and 8 under 35 U.S.C. § 101

Claims 7 and 8 are rejected under 35 U.S.C. § 101, as being directed to non-statutory subject matter. This rejection is traversed.

Independent claim 7 and 8 are amended to recite a processor readable medium. Therefore, this rejection should be withdrawn.

Rejection of Claims 1-8 under 35 U.S.C. § 102(b)

Claims 1-8 are rejected under 35 U.S.C. § 102(b) as being anticipated by Weber, U.S. Patent No. 5,889,863. This rejection is traversed.

Among the problems recognized and solved by Applicant's claimed invention is that when a purchaser attempts to purchase products or services over the

internet, purchaser information, such as credit card information, is transmitted over an unsecured internet connection for authorizing the purchaser information. According to an aspect of Applicant's claim invention, a purchaser's credit card information is sent by the seller server to a settler server for authoring the transaction over a dedicated line or over a second network inaccessible to unauthorized third parties.

For at least the following reasons, Applicant's claimed invention is neither anticipated by nor obvious from Weber. By way of example, independent claims 1, 3, 5 and 7 require requesting via a second network inaccessible from unspecified third parties the settling server to check credit information, and indicating an acceptance of the application for the purchase of the article to the user terminal via said first network. Further, independent claims 2, 4, 6 and 8 require, *inter alia*, requesting via the dedicated line the settling server to check credit information, and indicating an acceptance of the application for the purchase of the article to the user terminal via the network.

Weber discloses remote virtual point of sale processing using a multi channel extensible flexible architecture, in which a transaction using a protocol particular to each merchant is mediated by a gateway for further processing by a host application in a bank (Weber, Abstract). Weber discloses that a remote gateway facilitates communication between merchants and banks, such that the gateway communicates via SSL or SET with the bank in order to allow the bank to communicate with the merchants using their own protocols (Weber, col. 3, lines 57-65 and col. 4, lines 29-44); that internet based payment requires additional security measures such as cryptography (Weber, col. 3, lines 66-col. 4, line 8); and that the gateway may be connected with the host server via a legacy network over which communication may be encrypted.

Weber does not disclose or suggest a seller server connected to a settling server via a dedicated line, as *inter alia*, required by independent claims 2, 4, 6, and 8. Nor does Weber disclose or suggest a seller server connected to a settling server via a second network (different from the first network which connects the seller server and the user), such that the second network is accessible only by authorized third parties. Therefore, Weber does not disclose or suggest the recitations of independent claims 1-8.

In fact, Weber belongs to the prior art recognized by Applicant's claimed invention because it does not identify the problem recognized and solved by Applicant's claimed invention, as discussed above, let alone disclose or suggest the solutions (for example, the above-referenced features) provided by Applicant's claimed invention. Therefore, this rejection should now be withdrawn.

For at least the reasons set forth in the foregoing discussion, Applicant believes that the Application is now allowable, and respectfully requests that the Examiner reconsider the rejections and allow the Application. Should the Examiner have any questions regarding this Amendment, or regarding the Application generally, the Examiner is invited to telephone the undersigned attorney.

Respectfully submitted,



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